

REMARKS

Applicant respectfully requests reconsideration and **withdrawal** of the final rejection under 35 U.S.C. § 103(a) insofar as this rejection may be applied to the pending amended claims 1, 4, 9 and 10.

The claims have been amended to delete the modifier "economic" in the term "economic value" and to further restrict the "protection mechanism" to include "at least a first and a second protector" and to locate the protection mechanism "between the sending terminal and the receiving terminal".

Since **neither** Nguyen '448 **nor** Stefik '012 teaches, or even remotely suggests, the limitations added to the amended claims, Applicant respectfully submits that the combination of Nguyen and Stefik is **incapable** of rendering *prima facie* obvious the subject matter of any of the presently pending claims. In other words, this combination of references does not teach or suggest the concept of a sending terminal signaling the desired security level to an intermediate system entity which, then, effects a secure communication, having the desired security level, to a receiving terminal.

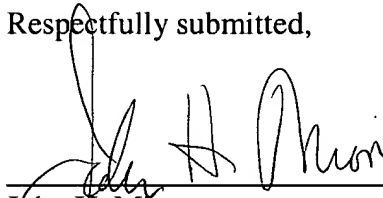
Thus, Applicant respectfully submits that the independent claims 1 and 9 (together with their dependent claims 4 and 10) are allowable over the prior art. Applicant also incorporates herein by reference the **Remarks** presented in Applicant's Amendment filed on September 23, 2004, specifically including the arguments relating to the claimed "billing mechanism" (claim 1) and "billing" step (claim 9).

AMENDMENT UNDER 37 C.F.R. § 1.114(c)
U.S. APPLN. NO. 09/760,792

If for any reason the Examiner feels that the application is not now in condition for allowance, Applicant would appreciate the Examiner's calling the undersigned attorney to discuss any unresolved issues and to expedite the disposition of the application.

Applicant files concurrently herewith a Petition (with fee) for an Extension of Time of One Month. Applicant hereby petitions for any extension of time which may be required to maintain the pendency of this application, and any required fee for such extension is to be charged to Deposit Account No. 19-4880. The Commissioner is also authorized to charge any additional fees under 37 C.F.R. § 1.16 and/or § 1.17 necessary to keep this application pending in the Patent and Trademark Office or credit any overpayment to said Deposit Account No. 19-4880.

Respectfully submitted,



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